

In re:
Bepreet S. Marad
Debtor

Case No. 20-13797-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Aug 04, 2023

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2023:

Recip ID	Recipient Name and Address
db	+ Bepreet S. Marad, 2625 Paris Avenue, Trevose, PA 19053-6739
14545662	+ Banc of America Leasing & Capital, LLC, c/o Shannon J. Posner, Esquire, Law Offices of Shannon J. Posner, P.A., Executive Plaza I - Suite 700, 11350 McCormick Road Hunt Valley, Maryland 21031-1002
14590351	+ On Deck Capital, Inc., 12 Powder Springs St, Suite 240, Marietta, GA 30064-7205
14550493	+ TD Bank, N.A., c/o Jack M. Seitz, Esq., Lesavoy Butz & Seitz LLC, 1620 Pond Road, Allentown, PA 18104-2255

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 04 2023 23:33:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 05 2023 03:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 04 2023 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14549632	EDI: GMACFS.COM	Aug 05 2023 03:30:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14549250	Email/PDF: bncnotices@becket-lee.com	Aug 05 2023 00:15:40	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14546905	+ Email/Text: BMOTFBKNOTICES@BMO.COM	Aug 04 2023 23:33:00	BMO Harris Bank N.A., PO Box 3040, Cedar Rapids, IA 52406-3040
14548872	+ EDI: BANKAMER2.COM	Aug 05 2023 03:30:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14563762	+ EDI: BASSASSOC.COM	Aug 05 2023 03:30:00	Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
14552359	EDI: Q3G.COM	Aug 05 2023 03:30:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14546873	EDI: DISCOVER.COM	Aug 05 2023 03:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14594694	Email/Text: ECMCBKNotices@ecmc.org	Aug 04 2023 23:33:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14539644	EDI: IRS.COM	Aug 05 2023 03:30:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14550531	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Aug 04 2023 23:33:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services,

District/off: 0313-2

User: admin

Page 2 of 3

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14545424	Email/PDF: resurgentbknotifications@resurgent.com	Aug 04 2023 23:39:26	LLC, P.O. Box 9013, Addison, Texas 75001-9013
14561244	EDI: PRA.COM	Aug 05 2023 03:30:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14564781	+ Email/PDF: ebnotices@pnmac.com	Aug 05 2023 00:36:18	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14539653	+ Email/Text: dbogucki@trumark.org	Aug 04 2023 23:33:00	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark CA 93020-2410
14555724	EDI: USBANKARS.COM	Aug 05 2023 03:31:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701
			U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
JACK M. SEITZ	on behalf of Creditor TD Bank N.A. jseitz@lesavoybutz.com, sblake@lesavoybutz.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
MICHAEL SETH SCHWARTZ	on behalf of Debtor Bepreet S. Marad msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com
SHANNON J. POSNER	on behalf of Banc of America Leasing & Capital LLC sjposner@posner-law.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

User: admin

Page 3 of 3

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Information to identify the case:	
Debtor 1	Bepreet S. Marad
First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name
United States Bankruptcy Court Eastern District of Pennsylvania	
Case number: 20-13797-mdc	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bepreet S. Marad

8/3/23

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.